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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

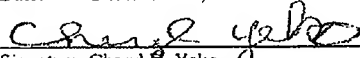
Application Number : 09/854,913
Applicant : Juan P. Agudo
Filing Date : May 14, 2001
Group Art Unit : 3624
Examiner : Thu Thao Havan
Docket No. : 1610.001 (Formerly 056527-0005)
Title : REMOTE ON-THE-SPOT CREDIT PROCESSING

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA, 22313-1450

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being transmitted via facsimile to the United States Patent and Trademark Office at (703) 308-6916 on the date indicated below.

Date: December 27, 2007


Signature: Cheryl B. Yeko

RESPONSE TO OFFICE ACTION

Responsive to the Office Action dated July 10, 2006, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 11 of this paper.

Amendment to the Abstract begins on page 20 of this paper.

Remarks/Arguments begin on page 21 of this paper.

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